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PATENT
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

K. Jon Kern et al.

Serial No.: 09/677,401

Filed: 29 September 2000

For: LOYALTY REWARD PROGRAM FOR
REDUCING THE BALANCE OF A
LOAN OBLIGATION

#7 Pre Amended
J. May 11/07

Examiner:

Art Unit: 3661

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OCT 30 2001

Technology Center 2100

PRELIMINARY AMENDMENT

BOX NON-FEE AMENDMENT

Commissioner for Patents
Washington, D.C. 20231

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OCT 24 2001

GROUP 3600

Sir:

Please enter this Preliminary Amendment in the above-referenced patent application.

In the Specification

Please replace the paragraph on page 4, lines 14-15, with the following paragraph:

A1
Figs. 41A and 41B together comprise a screen shot of a sample full registration form required to view loan information at the site;

Please replace the paragraph on page 13, lines 20-30, with the following paragraph:

NE
If, at block 1632 of Fig. 16, the user elects to view loan information for loans serviced by a primary loan servicer, they eventually will be shown more detailed information about all of their loans that are being serviced by the primary loan servicer. First, however, the system runs through the process represented by Fig. 18. After block 1810, the system checks (block 1820) to see if the user is trying to view detailed account information for the first time. If it is the user's